HOUSING LIN POLICY BRIEFING

LIFETIME HOMES, LIFETIME NEIGHBOURHOODS
A National Strategy for Housing in an Ageing Society

ABOUT THIS BRIEFING

This briefing provides a quick overview of the key issues raised in the Lifetime Homes, Lifetime Neighbourhoods: a national strategy for housing in an ageing society. It is one in a series of resources produced by the Housing Learning and Improvement Network (details at Annex One).

WHY CHANGE IS NEEDED

Background

This strategy is published by the Department for Communities and Local Government and addresses the challenges and opportunities for housing in an ageing society. The agenda embraces building homes that will last a lifetime and will also cater for a lifetime of change. The localities around homes should be inclusive and accessible for everyone.

The overall approach is 'cross-Government', acknowledging the interdependence of housing, health and care and framed by the Public Service Agreements (PSAs) on the wellbeing of older people, increasing the long term housing supply and promoting better health. Local authorities will have the opportunity to shape how these priorities are delivered through their Local Area Agreements.

Principles

The strategy is based on four principles that reflect what older people say they want:

1 Strategy available from http://www.communities.gov.uk/publications/housing/lifetimehomesneighbourhoods
To plan at all levels – local, regional and national- for homes and communities, so that people can live out their lives, as long as possible, independently, safely and happily with families and friends around them.

To ensure that there are the right choices of specialist housing for those who need it.

To ensure that the positive and right choices can be made at the right time and not as the result of a crisis.

To ensure that housing is central to health and well-being and that services are planned and integrated to reflect this.

**Context and evidence**

In the United Kingdom in 2006, there were 3.3 people of working age for each person of pensionable age. By 2031, there will be 2.9 people of working age for each person of pensionable age. Between 2006 and 2036 the number of people aged 65 and over is projected to increase by 76% and the number of people of 85 and over by 184%. The increases are not evenly distributed across the country, with the population of older people rising more quickly in rural areas.

Older people are important players in the economy and the community. More older people are staying on in work and over fifties account for 40% of consumer spending and 60% of total savings. In 2001, 68% of householders aged 60 and over owned their own home and this is projected to rise to 75% by 2026. Older people are major players in the housing market. The vast majority of older people choose to stay in their own homes and only a small minority of older people live in sheltered housing or in residential care. The population of older people is diverse and is likely to become increasingly so.

A third of older people live in ‘non decent’ or hazardous housing. The number of disabled older people is set to double between 2002 and 2041. The strategy contends that it is in the areas of preventable isolation, disability and disadvantage that the most gains can be made through better housing and health. If housing does not change, some forecasts say that long term care expenditure will rise by around 325% between 2002 and 2041 due to falls, delayed discharges and moves into care.

The strategy is surprisingly silent on issues of age discrimination, which is still prevalent in many services, although it does say that it will only be effective if it is mainstreamed and confronts social isolation and disadvantage. Social sustainability, one of the strategy’s two principles for reform, also looks to housing to promote equality, social connection, inclusion and well-being. The other

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2 See The Housing and Support Needs of Older People in Rural Areas, Bevan, Croucher, Rhodes, Fletcher and Riseborough, Commission for Rural Communities and the Housing Corporation, London for an interesting discussion of the issues.

principle, economic sustainability, looks to maximise resources and empower older people to stay at home.

**Finding the Solutions**

The strategy identifies four key problems and solutions. These are:

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<th>Problem</th>
<th>Solution</th>
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<td>Services don’t get to people on time</td>
<td>Preventative services well targeted</td>
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<td>Poor information and limited market response</td>
<td>Better information for older people and the market</td>
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<td>Lack of appropriate housing options</td>
<td>Better supply of options</td>
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<td>Dependency deficit model of ageing</td>
<td>Active ageing consumer model</td>
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Three tasks are prioritised:

- Raising the profile and building partnerships: mainstreaming housing for an ageing society policy within planning, housing and community development.
- A better offer for older people today: improving prevention information and choice and joined up housing and related services for those who need them.
- Building homes for our future selves: ensuring that the homes and neighbourhoods we design are suitable for people throughout their lives.

The well-being of older people will be a new cross-government priority, focused on a new public service agreement on ‘tackling poverty, promoting independence in later life’ (PSA 17). The partnership extends to local government through the national performance indicators and through refreshed local housing strategies. The ageing strategy is backed with some new funding, including £35 million for the strategy itself, between 2009 and 2011 and a 20% increase in the national budget for disabled facilities grants in 2008. The strategy will also be backed with new demographic projections and research⁴.

**A BETTER DEAL FOR OLD PEOPLE TODAY**

**Making the Right Choices**

Communities and Local Government will work with other government departments to build a national housing information and advice service, so that older people can make informed choices about their housing options. This service will also encompass advice on financial issues and covers mainstream and specialised

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housing. It will be accessible to people who face additional barriers to making a choice, including disabled or black and minority ethnic people.

The Elderly Accommodation Counsel5, Help the Aged, NFHA Care Fees Advice and Counsel and Care have already started to pilot a one stop shop advice service, First Stop Housing Advice, and a housing options kit for housing advisers6 was published in 2006. The new service will build on existing advice and information systems and the outcome will be a national web-based and telephone service to be run by independent organisations. This will link to the advice services of local authorities7 and others and will eventually cover financial advice, social care, pensions and benefits. The strategy clearly talks about a one stop shop, although other relevant Government documents (like Putting People First8) talk about a first stop shop. This is an important distinction and will need to be clarified as work progresses. In the longer term, government will look at developing proactive advice services that will contact people at key transition points, like retirement, or will target people before they experience a crisis.

The strategy identifies the financial barriers9 to older people improving or adapting their home. Releasing equity in the home is one option, but equity release schemes have failed to gain more than a foothold in the market, largely because they have not achieved consumer confidence. The Government is keen to promote the concept of equity release and intends to reduce the barriers over time, through research10, advice and information. At the time of writing, the Housing Learning and Improvement Network (LIN) is supporting a Housing Corporation Innovation and Good Practice grant on equity release being undertaken by One Housing. This is due to report in 2008.

In the shorter term, the Government will promote a range of existing schemes like Housepround11, Kick Start and The Wessex Reinvestment Trust12. Although these do not have universal coverage they may prove useful models for

5 www.housingcare.org
7 Research shows that generic housing advisers need to be able to tap into sources of information that older people, their friends and relatives want.
11 Run by the Home Improvement Trust and offering loans to older and disabled people and endorsed by local authorities. See: http://www.houseproud.org.uk/
12 A social enterprise in rural south west. Investors look for social as well as financial return. Home improvement loans to households referred by local council. See: http://www.wessext.co.uk/homeimp.html
replicating elsewhere. The government has issued guidance to regional assemblies saying that any loan scheme receiving public money should continue to prioritise people in the greatest need, as equity release or loans ‘will not be appropriate for every individual particularly where the amount of finance required is very small’. The Government will also promote existing powers and initiatives, including low cost home ownership and local authorities’ powers under the Regulatory Reform Order (2002).

That Bit of Help

Most older people want to stay in their own home, but many need repairs, improvements or adaptations. By 2010, 95% of the social housing stock will have reached the decent homes standard and other Government supported programmes have addressed some of the worst conditions in the broader housing stock. However, there is still much to do.

There is variation in the quality and range of home improvement agency (HIA)\textsuperscript{13} services. 10% of areas do not have HIA services, and in some areas capacity is limited. HIAs do not get to enough people in need, early enough, and often end up being part of crisis management. HIA and handyperson services can reduce delays to hospital discharge and can also save expenditure on more costly forms of accommodation.

From 2009, the Government is going to provide new national funding for rapid repairs and minor adaptations which will be allocated through a local and regional bidding process. This will expand handyperson services (125,000 people should receive help), with the aim of reaching every area as soon as possible. The objective is for services to be more proactive and positively linked to local authorities, commissioners and other partners. People will be able to access services by a number of routes. The Government will evaluate progress in 2011 and will look to integrate the enhanced service with mainstream funding through the Local Area Agreement\textsuperscript{14} process.

The Government has commissioned Foundations\textsuperscript{15}, the national co-ordinating body for HIAs, to develop a service that will offer more and better housing options and a more predictable service for customers. The project\textsuperscript{16} will report in autumn 2008.

\begin{footnotesize}
\begin{enumerate}
\item There are about 250 HIAs in England. Their purpose is to help older, disabled or vulnerable people stay in their home by helping them maintain, improve, adapt or repair their home. For more information see: http://www.foundations.uk.com/public/default.aspx?id=138
\item A three year agreement between a local area and central government. The agreement describes how local priorities will be met by delivering local solutions, while also contributing to national priorities. The agreement is negotiated by a local strategic partnership that brings together partners from the public, private and voluntary sectors. http://www.foundations.uk.com/
\item Known as the Future Home Improvement agency project
\end{enumerate}
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From 2008, CLG will provide a further three years funding for a national HIA body. Defra will invest £800 million in the Warm Front\textsuperscript{17} programme between 2008 and 2011. CLG has commissioned a major review of the private rented sector due to report in autumn 2008.

**Disabled facilities grant**

Disabled Facilities Grants (DFGs) fund adaptations that enable disabled people to live independently in their own home. In recent years, demand for DFGs has exceeded the supply of funding and many local authorities have needed to develop rationing arrangements and to set up waiting lists, with consequent long delays. Government funding has increased over the last few years and a major cross-department review of the DFG programme is continuing. Adaptations improve quality of life and deliver economic benefits and significant cost savings.

Government funding of DFGs will increase from £126 million in 2007 to £166 million in 2010. A review in 2004, and a subsequent consultation exercise, has prompted the Government to implement changes from April 2008.

The maximum grant limit for a DFG is to be raised to £30,000.

People claiming Council Tax Benefit, Housing Benefit or tax credits will be fast tracked through the means test process. Working Tax Credit and Child Tax Credit will not be counted as income.

At the moment, DFGs are funded 60\% by CLG and 40\% by the local authority. From April 2008, local authorities will receive a DFG allocation without a requirement to match the funding.

The scope of DFGs will be widened. This will allow DFGs to be used for associated purposes and to loan and recycle stair lifts. DFGs will also be able to be pooled with other funding sources like telecare. For more information on telecare and the Department of Health’s Prevention Technology Grant, visit the Housing LIN’s sister network the Telecare LIN website at [www.icn.csip.org.uk/telecare](http://www.icn.csip.org.uk/telecare).

In April 2008, the Government will issue a general consent to allow local authorities to impose a charge on adapted owner occupied properties, where the cost of the DFG exceeds £5,000. The charge will be at the discretion of local authorities. A current issue with DFGs is that disabled people in different tenures can be treated very differently. Adaptations, with the exception of some extensions, do not tend to add value to a property and it is unclear from the strategy whether the charge arrangements will apply to people with a mortgage. In the absence of any central guidance, owner occupiers in particular locations

\textsuperscript{17} A programme of insulation and heating improvements. See: [http://www.defra.gov.uk/environment/climatechange/uk/household/fuelpoverty/warmfront/index.htm](http://www.defra.gov.uk/environment/climatechange/uk/household/fuelpoverty/warmfront/index.htm)
may be treated in a different way to people in similar situations in other authorities. The consent does seem to be entirely consistent with the guidance on loan schemes, where the amount of finance is small (see section on Making the Right Choices above).

The Government proposes that from 2010-2011 DFGs will be paid to local authorities through the Single Capital Pot. At present, DFGs cannot be used to fund adaptations to local authority properties. This restriction will be removed. There is no discussion of issues surrounding the funding of adaptations in housing transferred under the large scale voluntary transfer approach, where there has been confusion about who should pay for some years. Communities and Local Government and the Housing Corporation will undertake further work to address the problem caused by registered social landlords (RSLs) failing to live up to the expectation to provide adaptations where appropriate. There is no definitive expectation at present, although many RSLs already make contributions to their residents’ adaptations.

Accessible housing registers\textsuperscript{18} have proved very effective, and cost effective, at matching people needing accessible housing with accessible dwellings. Choice based lettings (CBL) systems can incorporate similar arrangements and these will be encouraged. The Housing LIN is working with the CLG on producing guidance on CBL and arrangements for older people.

**HOUSING OUR FUTURE SELVES**

**Lifetime homes and wheelchair accessible homes**

Lifetime Homes\textsuperscript{19} standards make housing more accessible for everyone and make future adaptations easier too. They are already required in London, but have often been seen as higher standards by some developers. The Government believes that the standard can be incorporated relatively cheaply\textsuperscript{20} in new homes and will set up a Building Regulation Advisory Committee working group to clarify the standard and ensure consistency by 2010.

The Government proposes to make Lifetime Homes standards mandatory in the Code for Sustainable Homes\textsuperscript{21} at level 6 from 2008, at level 4 from 2010 and level 3 from 2013. These levels will be applied to publically funded stock, but private

\textsuperscript{18} Shaw V, A Perfect Match? Second Edition, HoDis and the Housing Corporation, York, 2005 is the best introduction to registers

\textsuperscript{19} See www.jrf.org.uk/housingandcare/lifetimehomes

\textsuperscript{20} £547 a home

\textsuperscript{21} The code is a new national standard for sustainable design and construction of new homes. It measures the sustainability of a new home. Material on the code is brought together at:

developers can choose the code level they wish to develop at, although from 1 May 2008 all homes will be rated. The Government will encourage private developers to develop to the standard by 2013. If actual ‘and predicted’ take up are not sufficient, the Government will consider making Lifetime Homes standards mandatory in Part M of the Building Regulations. This may means there will be two sets of standards until at least 2013, although London’s experience is that an overall standard can be achieved in a much shorter timescale.

Wheelchair accessible homes are purpose built to suit the needs of wheelchair users and it is important that housing needs and housing market assessments consider the demand for them, and that developers provide appropriate levels of wheelchair housing within mixed use developments. The Government is looking to specialist housing providers to promote the benefits of wheelchair accessible housing, although the planning system, from Regional spatial strategies down, needs to assess the demand and filter it through to local planning and housing strategies.

**Inclusive design**

The Government will continue to promote inclusive design in the built environment through the Academy of Sustainable Communities\(^{22}\) and through housing and design awards.

**Lifetime neighbourhoods**

The built environment\(^{23}\) that housing stands within is a vital determinate of how well housing serves the people who live in it, and of how easily people can do what they want and need to do. There are issues that affect older and disabled people more than others, but accessible environments work for everybody. There is already much valuable research on older people’s interaction with the built environment. The Inclusive Design for Getting Outdoors Consortium\(^{24}\) has identified the most effective ways of ensuring the outdoor environment is designed inclusively to improve the quality of life of older people. The Wellbeing in Sustainable Environments Research Unit\(^{25}\) has examined the changing experiences of people in the outdoor environment as they age. The Manual for Streets\(^{26}\) also provides guidance. Communities and Local Government and The

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\(^{22}\) [http://www.ascskills.org.uk/pages/home](http://www.ascskills.org.uk/pages/home)

\(^{23}\) See Disabled Persons Transport Advisory Committee (DPTAC) Commitment to Inclusive Design at [www.dptac.gov.uk/inclusive/commitment/index.htm](http://www.dptac.gov.uk/inclusive/commitment/index.htm) for a useful discussion of the benefits of inclusive design in the built environment

\(^{24}\) See [http://www.idgo.ac.uk/index.htm](http://www.idgo.ac.uk/index.htm)


\(^{26}\) [http://www.manualforstreets.org.uk/index.htm](http://www.manualforstreets.org.uk/index.htm)
International Longevity Centre have recently published a discussion paper on lifetime neighbourhoods.

The Government intends to bring together the existing research and further develop the concept of lifetime neighbourhoods through practical guidance, and the Academy of Sustainable Communities will embed the concept throughout its work. There will be a new Beacon theme on sustainable planning and Communities and Local Government will work with local authorities and partner organisations to identify good practice. The big prize is how to make existing built environments inclusive, but the Government plans to work with partners to identify good practice.

**More homes and better planning**

The planning system is fundamental to getting the right houses in the right places. Planning policy has undergone a lot of changes in the last few years, but practice is still struggling to keep up. Recent changes require planners to take account of ageing and future reforms will reflect the high priority the government is giving to ageing. Many authorities see housing for an older population as a mainstream issue, but others still regard it as marginal. The Government expects Regional Spatial Strategies to give a strategic steer to planning for an older population, although most do not at present.

However, there are some positive signs that the Government wants to build on. Older people are mentioned as a specific housing group in the strategic housing market assessment guidance, although there is little coverage of the ways that older people engage with the housing market. Population projections are of course, important, but the planning system needs to take more account of the ways in which older people satisfy their aspirations in the market now and how they might do in the future. The Royal Town Planning Institute and The Housing LIN have published a good practice note on development planning, control and management of extra care housing. To support planning authorities, the Government is making available projections of older households and their size and will also support authorities with road shows, on-line tools and advice from The National Housing and Planning Advice Unit. CLG, CSIP and the

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International Longevity Centre have published a booklet\(^{31}\) on sustainable planning.

At the time of writing, the Housing LIN has also been funded by a Housing Corporation Innovation and Good Practice grant to produce an Advisory Note for the South West regional housing group and regional resource pack for planners, commissioners and providers of existing and future housing for older people. This is due to be published in the summer 2008.

**HOUSING, HEALTH AND CARE**

**Housing, health and care**

The vital role of housing in health and social care has not always been acknowledged, but significant progress has been made in recent years. Demographic pressure on health and care are bound to increase and preventative housing, health and care services will become increasingly important. The key to effective prevention is getting to the right people at the right time and the right time is nearly always earlier. The National Service Framework for Older People, Partnerships for Older People Projects and telecare have developed an infrastructure, but early interventions are still important, as research evidence from the King’s Fund\(^{32}\) shows. This work suggested predictive risk modelling to identify individuals at risk of health and care crises a year early and the Government will pilot these techniques in suitable locations from 2008.

The strategy looks to ensure that housing is integrated in the work\(^ {33}\) to develop individual and personal social services. The personalisation agenda\(^ {34}\) will allow older people to have greater choice and control over the services they want. The details of the wider roll out of individual budgets and the form they will take have not yet been decided, but there are benefits in allowing individuals to have a transparent allocation of resources to use in a way that suits their own requirements. The strategy does not address the personalisation agenda in any depth; however, it recognises it is likely to shape the future delivery of adult social care and for specialised housing. For further information on the links between housing, health and social care, see the Housing LIN report, ‘*Connecting housing*’

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30 [http://www.workfromhpa.co.uk/](http://www.workfromhpa.co.uk/)
32 Lewis G, Predicting Who Will Need Costly Care, King’s Fund, London, 2007 and from: [http://www.kingsfund.org.uk/publications/other_work_by_our_staff/predicting_who.html](http://www.kingsfund.org.uk/publications/other_work_by_our_staff/predicting_who.html)
34 Housing 21([http://www.housing21.co.uk](http://www.housing21.co.uk)) is currently investigating how the personalisation agenda can best be used by and benefit older people in the Delivering Individual Budgets in Older People’s housing settings project.
with the health and social care agenda: a person-centred approach\textsuperscript{35} on our website.

Improving prevention and personalisation will encourage a more coherent approach that begins with good commissioning. The new duty for the National Health Service (NHS) and local authorities to work together on a joint strategic needs assessment should ensure that local organisations commission housing and care based on the needs of local people.

The Departments of Health, Work and Pensions and Communities and Local Government will continue to support the single assessment process for older people announced in the National service Framework.

SPECIALISED HOUSING

There are three problems to address:

- In some places, people do not have a good supply of specialised housing and the challenge is to expand choice. There is still a level of demand for the right product.
- Improving the quality of all forms of specialised housing. Getting the basics right is important and these include size, location, neighbourhood, storage space and appearance.
- Getting good information and advice on what specialised housing is available.

The Government will continue to support specialised affordable housing, including through the Private Finance Initiative (PFI) programme and through encouraging private sector building. The Department of Health is continuing to support the development of extra care housing with a new £80m grant programme (2008/2010)\textsuperscript{36}. There are also interesting new models of specialised housing like co-housing\textsuperscript{37} that can receive support.

The housing needs of black and minority ethnic (BME) older people are relatively under resourced. There has been research into the housing aspirations of BME older people over the years, but the findings have not produced widespread or replicable models. Specialist housing should tackle discrimination against these groups, as well as other minorities such as lesbian, bi-sexual, gay and transgender older people.

There is also a market for specialised housing in a range of tenures and these include shared ownership. For example, a number of extra care housing schemes

\textsuperscript{35} From: http://www.icn.csip.org.uk/housing/index.cfm?pid=516&catalogueContentID=2333

\textsuperscript{36} See bidding guidance at: http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_083285

\textsuperscript{37} A model developed in Denmark and popular in the Netherlands based around a self help community.
now include mixed tenure options. For further information, see the Housing LIN Technical Brief No3, Mixed Tenure in Extra Care Housing.

Some specialised housing is proving difficult to let and a decision will have to be made whether it should be replaced or re-modelled. Option appraisals are needed to determine the best way forward for individual schemes and CLG, DH and the Housing Corporation will consider the options for supporting re-modelling, where appropriate. To address this, the Housing LIN has produced a toolkit\(^{38}\) for commissioners and providers of housing with care to develop appropriate local strategies and approaches to meet the housing needs of their local populations.

The strategy says that the housing sector needs to consider how it will respond to the challenge of the growth in numbers of people with dementia, but offers few clues how this might happen.

The strategy draws attention to the demand for good models of specialised housing across all tenures, but not all the funding issues are pulled together. For the models of specialised housing that bring housing and care together, actions taken on the personalisation and social care budgets agendas are critical. When budgets are pooled, and when certain parts of these pooled budgets are under pressure, short term decisions may be made that do not fit well with the Government’s ambitions for older people or with investment in complex buildings.

It also remains unclear how the personalisation agenda will impact on the financing and design of specialised housing. By 2010, anyone assessed as eligible for personal care will have a Personal Budget. Personal Budgets are limited to social care funding, but Individual Budgets cover other funding streams such as Supporting People and DFGs. These issues will need to be addressed in the planned reviews.

**Learning and improving**

Communities and Local Government the Department of Health and the Housing Corporation will be working together to support those involved in enhancing the evidence base on specialised housing. The Government will also commission an Innovation Panel to report to ministers on specialised housing.

**About the Housing LIN**

In addition, the Housing LIN will be working with government agencies, local government, health and other public and private sector partners to support implementation of the strategy.

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If you would like to receive further briefings from the Housing LIN, or our enews *Housing with Care Matters* and/or information on our national/regional events and associated learning tools and resources, please email us at housing@csip.org.uk or write to Housing LIN, CSIP Networks, Room 3, Wellington House, 133-155 Waterloo Road, London SE1 8UG or visit www.icn.csip.org.uk/housing.

**RELEVANT HOUSING LIN RESOURCES**

All documents are available from the Housing LIN website at www.icn.csip.org.uk/housing, under Briefings in the Resources section.

- *Connecting housing to the health and social care agenda: a person-centred approach* (CSIP, September 2007)
- *A Housing Strategy Information Pack*, Sector specific information on the national housing strategy for an ageing society (forthcoming)

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**On behalf of the Housing LIN**  
**April 2008**